

Providing Insurance and Financial Services  
Home Office, Bloomington, IL



January 11, 2017

Andrew Gass Attorney At Law  
PO Box 20034  
Oklahoma City, OK 73156-0034

**State Farm Claims**  
PO Box 106171  
Atlanta GA 30348-6171

RE: Claim Number: 36-0325-9F5  
Date of Loss: November 04, 2015  
Our Insured: Andrew Gass Attorney At Law  
Injured Party: Lynnette Mason

Dear Attorney Gass:

State Farm Mutual Automobile Insurance Company provides Uninsured/Underinsured Motorist Coverage for this loss. This coverage applies if the responsible party has no coverage or insufficient Liability Coverage for injuries sustained.

We have evaluated this claim and determined the value is within the available liability limits of the responsible party. Therefore, based on available information, we do not believe that an Uninsured/Underinsured Motorist Coverage tender is due at this time.

Please advise us immediately if there is additional information concerning injuries sustained in this loss. If so, we will re-evaluate this additional information.

If you have any questions or concerns about the information contained in this letter, or any other issue involving this automobile accident, please feel free to contact me.

Sincerely,

Shelli Behara  
Claim Specialist

(844) 292-8615 Ext. 339  
Fax: (855) 820-6318

State Farm Mutual Automobile Insurance Company

**EXHIBIT 18**

SF-00201